

CalPERS Health Rates Webinar

Date: August 4, 2011
Segment: Health Plan Design & Benefit Changes Webcast
Call Operator: _____
Moderator: Bob Burton
Guests: Terri McIntyre, Mark Johnson, Cacy Rossi, Susan Vogt,
Terese Odette, Josh Keller

Audio Transcript

Bob Burton:

Now, some helpful resources before we begin our question and answer session today. The next few slides contain information and resources that you and your employees may find useful, especially in the upcoming weeks. This year the open enrollment period will be from October 10th through November 4th. Enrolled subscribers will receive open enrollment packets in two waves; the first mail out will be on August 8th, the second mailing date will be August 15th. The packets will include a health statement showing the member's current health plan and their enrolled dependents, an open enrollment newsletter and a postcard that members can use to request publications.

The Health Plan Chooser is an online tool available year round that provides key information in one location. The Health Plan Chooser can be used to access health plan evidence of coverage booklets, doctor directories and medication formulary lists, estimate plan out-of-pocket costs, and review plan services, satisfaction ratings, and wellness programs.

You may access the Health Plan Chooser by visiting the member's area of CalPERS online at "calpers.ca.gov" selecting the health benefits link, then the Health Plan Chooser tool from the shortcuts menu. After using the tool, please share your thoughts about it by completing a survey, and that's located on the Chooser's results page.

This next slide contains contact information for each of our health plan partners. Please type in the web addresses exactly as they appear here to ensure that you receive CalPERS specific information. However, you won't have time to copy the information right now. But, you will be able to access the webinar transcript and the video at the CalPERS YouTube site beginning on September 1st.

These links will take you straight to the section of the health plan partners' micro site that allows you to search for a provider, doctor, or clinician. The Public Employer Readiness Team, PERT, is dedicated to providing employers with training on how to use the new myCalPERS system. It's critical for you and your staff to register and begin taking the training as soon as possible. To register for training please go to the PERT area of the CalPERS online at "calpers.ca.gov/pert", select "Training and Education" and then select

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“myCalPERS Training”. From this page you will be able to begin the registration process by selecting “Register Now”, as well as view a description of the training we offer, download a matrix to help you determine which training is most relevant to you and your agency, and acquire training materials.

Alright. It’s time to answer some of your questions, and during the webinar you probably noticed you were provided the option to submit questions for our panel of presenters to answer. The panel is ready. Here’s Terri McIntyre now with your questions. Terri?

Terri McIntyre:
Thank you, Bob.

Well, we’re running low on time. I think that the content of the presentations were very complete. But the number one question coming in today is “how do I get a copy of the presentation?” So the complete slide deck as well as a transcript and helpful links will be provided as of September 1st. As Bob said, we will have it posted on the CalPERS website with the links to CalPERS YouTube. So, check back on September 1st, click on the video center on the CalPERS website.

So, the first question we’ll have for Caremark. A couple questions that were related came in. One was, how does one know if a pharmacy is within the network, and the other one is, are members required to go to a CVS pharmacy, or can they go elsewhere? Cacy?

Cacy Rossi:
Okay. Well, in terms of the pharmacy that’s in the network and how to find that, there are several different ways. First, starting October 1st you can call Customer Care at 877-542-0284. And they’ll be there to help you 24 hours a day, seven days a week.

You can also go to “caremark.com/calpers” starting October 1st and find pharmacies close to you. Some participating pharmacy examples are Walgreens, Rite-Aid, Target, Wal-Mart, as well as CVS. In most instances you’ll find a wide variety of pharmacies in your area.

Terri McIntyre:
Thank you.

Another question came in asking if HMO Blue Shield members will have access to CVS Caremark, or is it only for the PPO members? And it is only for the PPO members. So I’ll answer that question.

There’s a question for Mark, for the PPO plans. Why is PERSCare so much more expensive than PERS Choice and PERS Select?

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Mark Johnson:

The basic reason is these three plans are rated separately. When we do the renewal calculations with CalPERS staff and an outside consultant, PERSCare is rated on its own experience. PERS Choice is rated on its own experience, as is PERS Select. And, as I mentioned in my presentation, PERSCare's population has been declining quite a bit in the past several years. It has a much older average age population than PERS Choice and PERS Select. And we know that these individuals on PERSCare utilize benefits much more so than PERS Choice to PERS Select. And we know that the, for instance, a hospital days per thousand, which is a key statistic we look at. It's two and a half times higher on PERSCare than PERS Choice.

Terri McIntyre:

Okay. Thank you. This is a question for Blue Shield. Regarding self referral to a specialist, can I refer to any specialist within the Blue Shield network, or just those associated with my primary care physician? And how do I do the self referral?

Susan Vogt:

Our Blue Shield of California members are allowed to self refer to any specialist within their own network, which would mean, IPA, so if you're with St. Joseph Health System in Orange County, you can refer yourself to a specialist within your own network. And it's really important to remember, I want our members to know that our Net Value and our Access Plus both have self referable benefits. We're the only HMO that offers it. If you do not have a primary care physician, you can just go right to your specialist without having to see your primary care physician. It's a really great value add that we have with Blue Shield of California. And I'm actually going to be using it today. Thank you.

Terri McIntyre:

Okay, thanks, Susan.

Here's a question for Kaiser. What if I'm near a Kaiser facility, but in a different state or using a different facility than I normally use?

Josh Keller:

Yeah. If you're in a different state, let's say for instance you're visiting Hawaii. And you're near a Kaiser Permanente facility. You can go and check in, let them know that you're a visiting member. And they'll treat you just as if you were going to your regular Kaiser Permanente facility. If you don't happen to be near a Kaiser Permanente facility, remember you have emergency coverage for any emergency or urgent care services. And we do provide information and 1-800 numbers on the back of your cards if you have questions about that coverage. But, the biggest thing is, if you have an emergency event, go get treatment. If you're near a Kaiser Permanente facility, you can use any of our facilities for all of our services.

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Terri McIntyre:

Okay. Thank you. Thanks, Josh.

Okay. I have another question for Kaiser. How does one enroll in the Senior Advantage Plan with Kaiser and is there an age limit?

Josh Keller:

Well, typically those members who are going to be joining the Senior Advantage Plan are 65 and Medicare eligible. So they're going to want to submit their information to, their Medicare eligibility to CalPERS, and also Kaiser Permanente has an enrollment form that you can submit to us. So, but typically it is for those who are turning 65.

Terri McIntyre:

Okay, thank you.

There was a lot of interest generally about the "member pays the difference" requirement that we put into play this year. And, so the main question is, why did CalPERS change the pharmacy benefit? If someone doesn't want to use the generic because they don't believe it would work as well as the brand medication? So the prescription cost is a major cost driver in the health plan premiums. And the changes to the pharmacy benefit have saved 52.8 million in our overall premium for 2012 alone. So, if a medication is medically necessary, you will still be able to use it without paying the difference in cost between the generic and brand name. But your physician would need to provide documentation of the necessity for the brand name medication. And, each plan does have that process in place. So, as we go through the transitions in the next year, people will be able to contact their health plans.

So, we're at the time limit for our question and answer period. That went by really fast. But, please keep in mind that all questions submitted during the webinar have been collected and will be answered and posted on the webinar, which will be posted on September 1st. We will also post a Frequently Asked Questions link for each of the health plans, in addition to the questions that you've asked during the webinar. We can post those FAQ's so that you'll have complete information for each plan.

Thank you.

Bob Burton:

Terri, thank you.

This concludes the 2012 CalPERS Health Plan Design Rate and Benefits Changes Webinar. We appreciate your time and attention. The Webinar video and transcript will be posted to the CalPERS website beginning on September 1st. Please check back at that time for anything you may have missed, or to view

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the full set of questions submitted and the answers. You can also direct your employees to the CalPERS video center to view the webinar. It will provide them with useful information, especially during the upcoming enrollment period, the open enrollment period. The recorded webinar will be segmented so members can view information about one plan or all based on their preferences.

Please join us on Facebook at “facebook.com/calpers” or follow us on Twitter, at “twitter.com/calpers”.

Thank you. Have a great day.

Call Operator:

Ladies and gentlemen, you should now see a survey in your slide area. Your feedback is very valuable to us. So please do take a moment to fill out the survey prior to logging out. This does conclude the audio portion of today's CalPERS Webcast. Thank you kindly for coming. You may now disconnect from the audio line. But please feel free to stay on line to submit additional text questions. Thank you so much for joining us.

End of Audio Transcript

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